

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Todd L. Culbreath  
 Debtor

Case No. 18-11155-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Todd L. Culbreath, 701 Buttonwood St, Norristown, PA 19401-4232  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410  
 14104727 +CITI, P.O. BOX 790040, ST. LOUIS, MO 63179-0040  
 14104726 +CITI, P.O. BOX 2001, WARREN, MI 48090-2001  
 14104729 CREDIT ONE BANK GENERAL CORRESPONDENCE, P.O. BOX 98873, LAS VEGAS, NV 89193-8873  
 14104740 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256  
 14104741 +Experian, P.O. Box 9701, Allen, TX 75013-9701  
 14104742 Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002  
 14104746 H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798  
 14104731 +HOMEBRIDGE FINANCIAL SERVICES INC., 425 PHILLIPS BLVD., EWING, NJ 08618-1430  
 14073944 +HomeBridge Financial Svcs. Inc., Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14104743 +Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631  
 14104732 +KML LAW GROUP, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538  
 14104733 +LLOYD S. MARKIND, ESQUIRE, 1060 ANDREW DRIVE, WEST CHESTER, PA 19380-4292  
 14104734 +MEENAN OIL COMPANY, 8301 LANSLOWNE AVENUE, UPPER DARBY, PA 19082-5499  
 14104735 +MEENAN OIL COMPANY, 9 WEST BROAD STREET, STAMFORD, CT 06902-3734  
 14104736 +PENN DENTAL, 711 W. LANCASTER AVE., BRYN MAWR, PA 19010-3401  
 14104738 +TEMPLE SCHOOL OF DENTISTRY, 3223 NORTH BROAD STREET, PHILADELPHIA, PA 19140-5007  
 14104745 +Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19022-1370

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mwglaw@msn.com May 19 2018 01:58:03 MICHAEL W. GALLAGHER, 401 West Johnson Highway, Suite 4, East Norriton, PA 19401  
 smg E-mail/Text: bankruptcy@phila.gov May 19 2018 01:58:55 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:19 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 19 2018 01:58:50 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov May 19 2018 01:58:40 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14104739 +E-mail/Text: banko@berkscredit.com May 19 2018 01:58:11 Berks Credit And Collections Inc., P.O. Box 329, Temple, PA 19560-0329  
 14104728 EDI: WFNNB.COM May 19 2018 05:53:00 COMENITY BANK BANKRUPTCY DEPT., P.O. BOX 183043, COLUMBUS, OH 43218-3043  
 14104730 +EDI: AMINFOFP.COM May 19 2018 05:53:00 FIRST PREMIER BANK, 3820 N. LOUISE AVENUE, SIOUX FALLS, SD 57107-0145  
 14104744 EDI: IRS.COM May 19 2018 05:53:00 Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14101244 +EDI: MID8.COM May 19 2018 05:53:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 14104737 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:19 PENNSYLVANIA DEPARTMENT OF REVENUE, DEPT. 280946, HARRISBURG, PA 17128-0946  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
Total Noticed: 30

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MICHAEL W. GALLAGHER on behalf of Debtor Todd L. Culbreath mwglaw@msn.com, mwglaw1@verizon.net  
REBECCA ANN SOLARZ on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Todd L. Culbreath</b>	Social Security number or ITIN <b>xxx-xx-9495</b>
	First Name Middle Name Last Name	EIN --
Debtor 2		Social Security number or ITIN --
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 2/21/18</b>
Case number:	<b>18-11155-jkf</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Todd L. Culbreath	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	701 Buttonwood St Norristown, PA 19401	
<b>4. Debtor's attorney</b> Name and address	MICHAEL W. GALLAGHER 401 West Johnson Highway Suite 4 East Norriton, PA 19401	Contact phone (484)679-1488 Email: <a href="mailto:mwqlaw@msn.com">mwqlaw@msn.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/18/18

**For more information, see page 2**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.